

SAVINGS BANKS
NEW YORK SAVINGS BANK
N. W. Cor. 14th St. and Eighth Ave.
QUARTERLY DIVIDEND
Credited Jan. 1st, 1923, at the rate of 4%

SEAMEN'S BANK FOR SAVINGS
76 WALL ST.
The Trustees have declared an interest dividend for the six months ending December 31st, 1922, on all deposits entitled thereto under the By-Laws, at the rate of 4 PER CENT PER ANNUM payable on and after the 15th of January, 1923.

SPECIAL NOTICE
Beginning April 1st, 1923, interest will be declared and credited QUARTERLY
Deposits made on or before JANUARY - APRIL - JULY or OCTOBER - 10th will draw interest from the 1st of these months respectively.

SAVINGS BANK
115 CHAMBERS ST., N.Y.
QUARTERLY DIVIDEND
Interest at the Rate Per Annum of 4%
Credited to Depositors Jan. 1st. Payable on and after Jan. 15th, 1923.

DRY DOCK SAVINGS INSTITUTION
341 and 343 Bowery
The Trustees have declared a dividend for the three months ending December 31st, 1922, on all deposits entitled thereto under the By-Laws, at the rate of FOUR per cent per annum, payable on and after January 15th, 1923.

Interest Credited and Paid Quarterly
Jan'y, April, July, Oct.
The Board of Trustees has declared a dividend for the three months ending Dec. 31, 1922, at the rate of FOUR PER CENT.

Central Savings Bank
IN THE CITY OF NEW YORK
QUARTERLY DIVIDEND
Interest at the rate of FOUR (4) PER CENTUM
per annum will be credited to depositors for the three months ending December 31, 1922, on all deposits entitled thereto under the By-Laws, at the rate of FOUR PER CENTUM.

UNION DIME SAVINGS BANK
40th Street and 6th Avenue
AN INTEREST DIVIDEND (13th consecutive) has been declared at the rate of FOUR PER CENT
per annum, credited Jan. 1, 1923, and payable on or before Jan. 15, 1923, on all sums entitled thereto under the By-Laws from \$5 to \$5,000.

FINANCIAL MEETINGS
NIAGARA FIRE INSURANCE COMPANY
The Annual Meeting of the Stockholders of this Company for the Election of Directors and Inspectors of Election, and for the transaction of such other business as may properly come before said meeting, will be held at the office of the Company, 133 Wall Street, New York City, on Wednesday, January 10, 1923, at 11 o'clock.

The Franchise Society
For Home-Building and Savings
FIFTEEN PARK ROW (GROUND FLOOR), NEW YORK
announces its 68th cash dividend at its usual annual rate of 4 1/2% on Saving Share (save-as-you-please) accounts up to \$5,000, and 5% on installment and income share accounts.

What Things Cost
Quotations are cash prices in primary markets
Commodity and unit. Previous day. High. Low.

Cotton Advances
To Season's High
On Active Buying
Continuation of Improved Outlook Accounts for Big Upturn Despite Holiday in Liverpool Dealings Heavy

Better Prospects
In Export Trade
Send Wheat Up
Small Increase in Visible Supply Handicaps Bears; Close Is Unchanged to 1-1/2 Cents Net Higher

CHICAGO, Dec. 26.—Prospects of improved export business tended today to give an upward tilt to values in the wheat market. Closing quotations were firm at the same as Saturday's finish to 1/2 cent higher. Corn unchanged to 1/2 cent higher, oats at 1/4 cent decline to 1/2 cent and provisions showing a rise varying from 7 to 20c.

Grain Prices
Wheat
Yesterday's Previous Year
Chicago—Range of prices:

Country Produce
Butter—Receipts were 7,527 packages, creamery, higher than extra, 1/4c; 1/2c; 3/4c; 1c; 1 1/4c; 1 1/2c; 1 3/4c; 2c; 2 1/4c; 2 1/2c; 2 3/4c; 3c; 3 1/4c; 3 1/2c; 3 3/4c; 4c; 4 1/4c; 4 1/2c; 4 3/4c; 5c; 5 1/4c; 5 1/2c; 5 3/4c; 6c; 6 1/4c; 6 1/2c; 6 3/4c; 7c; 7 1/4c; 7 1/2c; 7 3/4c; 8c; 8 1/4c; 8 1/2c; 8 3/4c; 9c; 9 1/4c; 9 1/2c; 9 3/4c; 10c; 10 1/4c; 10 1/2c; 10 3/4c; 11c; 11 1/4c; 11 1/2c; 11 3/4c; 12c; 12 1/4c; 12 1/2c; 12 3/4c; 13c; 13 1/4c; 13 1/2c; 13 3/4c; 14c; 14 1/4c; 14 1/2c; 14 3/4c; 15c; 15 1/4c; 15 1/2c; 15 3/4c; 16c; 16 1/4c; 16 1/2c; 16 3/4c; 17c; 17 1/4c; 17 1/2c; 17 3/4c; 18c; 18 1/4c; 18 1/2c; 18 3/4c; 19c; 19 1/4c; 19 1/2c; 19 3/4c; 20c; 20 1/4c; 20 1/2c; 20 3/4c; 21c; 21 1/4c; 21 1/2c; 21 3/4c; 22c; 22 1/4c; 22 1/2c; 22 3/4c; 23c; 23 1/4c; 23 1/2c; 23 3/4c; 24c; 24 1/4c; 24 1/2c; 24 3/4c; 25c; 25 1/4c; 25 1/2c; 25 3/4c; 26c; 26 1/4c; 26 1/2c; 26 3/4c; 27c; 27 1/4c; 27 1/2c; 27 3/4c; 28c; 28 1/4c; 28 1/2c; 28 3/4c; 29c; 29 1/4c; 29 1/2c; 29 3/4c; 30c; 30 1/4c; 30 1/2c; 30 3/4c; 31c; 31 1/4c; 31 1/2c; 31 3/4c; 32c; 32 1/4c; 32 1/2c; 32 3/4c; 33c; 33 1/4c; 33 1/2c; 33 3/4c; 34c; 34 1/4c; 34 1/2c; 34 3/4c; 35c; 35 1/4c; 35 1/2c; 35 3/4c; 36c; 36 1/4c; 36 1/2c; 36 3/4c; 37c; 37 1/4c; 37 1/2c; 37 3/4c; 38c; 38 1/4c; 38 1/2c; 38 3/4c; 39c; 39 1/4c; 39 1/2c; 39 3/4c; 40c; 40 1/4c; 40 1/2c; 40 3/4c; 41c; 41 1/4c; 41 1/2c; 41 3/4c; 42c; 42 1/4c; 42 1/2c; 42 3/4c; 43c; 43 1/4c; 43 1/2c; 43 3/4c; 44c; 44 1/4c; 44 1/2c; 44 3/4c; 45c; 45 1/4c; 45 1/2c; 45 3/4c; 46c; 46 1/4c; 46 1/2c; 46 3/4c; 47c; 47 1/4c; 47 1/2c; 47 3/4c; 48c; 48 1/4c; 48 1/2c; 48 3/4c; 49c; 49 1/4c; 49 1/2c; 49 3/4c; 50c; 50 1/4c; 50 1/2c; 50 3/4c; 51c; 51 1/4c; 51 1/2c; 51 3/4c; 52c; 52 1/4c; 52 1/2c; 52 3/4c; 53c; 53 1/4c; 53 1/2c; 53 3/4c; 54c; 54 1/4c; 54 1/2c; 54 3/4c; 55c; 55 1/4c; 55 1/2c; 55 3/4c; 56c; 56 1/4c; 56 1/2c; 56 3/4c; 57c; 57 1/4c; 57 1/2c; 57 3/4c; 58c; 58 1/4c; 58 1/2c; 58 3/4c; 59c; 59 1/4c; 59 1/2c; 59 3/4c; 60c; 60 1/4c; 60 1/2c; 60 3/4c; 61c; 61 1/4c; 61 1/2c; 61 3/4c; 62c; 62 1/4c; 62 1/2c; 62 3/4c; 63c; 63 1/4c; 63 1/2c; 63 3/4c; 64c; 64 1/4c; 64 1/2c; 64 3/4c; 65c; 65 1/4c; 65 1/2c; 65 3/4c; 66c; 66 1/4c; 66 1/2c; 66 3/4c; 67c; 67 1/4c; 67 1/2c; 67 3/4c; 68c; 68 1/4c; 68 1/2c; 68 3/4c; 69c; 69 1/4c; 69 1/2c; 69 3/4c; 70c; 70 1/4c; 70 1/2c; 70 3/4c; 71c; 71 1/4c; 71 1/2c; 71 3/4c; 72c; 72 1/4c; 72 1/2c; 72 3/4c; 73c; 73 1/4c; 73 1/2c; 73 3/4c; 74c; 74 1/4c; 74 1/2c; 74 3/4c; 75c; 75 1/4c; 75 1/2c; 75 3/4c; 76c; 76 1/4c; 76 1/2c; 76 3/4c; 77c; 77 1/4c; 77 1/2c; 77 3/4c; 78c; 78 1/4c; 78 1/2c; 78 3/4c; 79c; 79 1/4c; 79 1/2c; 79 3/4c; 80c; 80 1/4c; 80 1/2c; 80 3/4c; 81c; 81 1/4c; 81 1/2c; 81 3/4c; 82c; 82 1/4c; 82 1/2c; 82 3/4c; 83c; 83 1/4c; 83 1/2c; 83 3/4c; 84c; 84 1/4c; 84 1/2c; 84 3/4c; 85c; 85 1/4c; 85 1/2c; 85 3/4c; 86c; 86 1/4c; 86 1/2c; 86 3/4c; 87c; 87 1/4c; 87 1/2c; 87 3/4c; 88c; 88 1/4c; 88 1/2c; 88 3/4c; 89c; 89 1/4c; 89 1/2c; 89 3/4c; 90c; 90 1/4c; 90 1/2c; 90 3/4c; 91c; 91 1/4c; 91 1/2c; 91 3/4c; 92c; 92 1/4c; 92 1/2c; 92 3/4c; 93c; 93 1/4c; 93 1/2c; 93 3/4c; 94c; 94 1/4c; 94 1/2c; 94 3/4c; 95c; 95 1/4c; 95 1/2c; 95 3/4c; 96c; 96 1/4c; 96 1/2c; 96 3/4c; 97c; 97 1/4c; 97 1/2c; 97 3/4c; 98c; 98 1/4c; 98 1/2c; 98 3/4c; 99c; 99 1/4c; 99 1/2c; 99 3/4c; 100c; 100 1/4c; 100 1/2c; 100 3/4c; 101c; 101 1/4c; 101 1/2c; 101 3/4c; 102c; 102 1/4c; 102 1/2c; 102 3/4c; 103c; 103 1/4c; 103 1/2c; 103 3/4c; 104c; 104 1/4c; 104 1/2c; 104 3/4c; 105c; 105 1/4c; 105 1/2c; 105 3/4c; 106c; 106 1/4c; 106 1/2c; 106 3/4c; 107c; 107 1/4c; 107 1/2c; 107 3/4c; 108c; 108 1/4c; 108 1/2c; 108 3/4c; 109c; 109 1/4c; 109 1/2c; 109 3/4c; 110c; 110 1/4c; 110 1/2c; 110 3/4c; 111c; 111 1/4c; 111 1/2c; 111 3/4c; 112c; 112 1/4c; 112 1/2c; 112 3/4c; 113c; 113 1/4c; 113 1/2c; 113 3/4c; 114c; 114 1/4c; 114 1/2c; 114 3/4c; 115c; 115 1/4c; 115 1/2c; 115 3/4c; 116c; 116 1/4c; 116 1/2c; 116 3/4c; 117c; 117 1/4c; 117 1/2c; 117 3/4c; 118c; 118 1/4c; 118 1/2c; 118 3/4c; 119c; 119 1/4c; 119 1/2c; 119 3/4c; 120c; 120 1/4c; 120 1/2c; 120 3/4c; 121c; 121 1/4c; 121 1/2c; 121 3/4c; 122c; 122 1/4c; 122 1/2c; 122 3/4c; 123c; 123 1/4c; 123 1/2c; 123 3/4c; 124c; 124 1/4c; 124 1/2c; 124 3/4c; 125c; 125 1/4c; 125 1/2c; 125 3/4c; 126c; 126 1/4c; 126 1/2c; 126 3/4c; 127c; 127 1/4c; 127 1/2c; 127 3/4c; 128c; 128 1/4c; 128 1/2c; 128 3/4c; 129c; 129 1/4c; 129 1/2c; 129 3/4c; 130c; 130 1/4c; 130 1/2c; 130 3/4c; 131c; 131 1/4c; 131 1/2c; 131 3/4c; 132c; 132 1/4c; 132 1/2c; 132 3/4c; 133c; 133 1/4c; 133 1/2c; 133 3/4c; 134c; 134 1/4c; 134 1/2c; 134 3/4c; 135c; 135 1/4c; 135 1/2c; 135 3/4c; 136c; 136 1/4c; 136 1/2c; 136 3/4c; 137c; 137 1/4c; 137 1/2c; 137 3/4c; 138c; 138 1/4c; 138 1/2c; 138 3/4c; 139c; 139 1/4c; 139 1/2c; 139 3/4c; 140c; 140 1/4c; 140 1/2c; 140 3/4c; 141c; 141 1/4c; 141 1/2c; 141 3/4c; 142c; 142 1/4c; 142 1/2c; 142 3/4c; 143c; 143 1/4c; 143 1/2c; 143 3/4c; 144c; 144 1/4c; 144 1/2c; 144 3/4c; 145c; 145 1/4c; 145 1/2c; 145 3/4c; 146c; 146 1/4c; 146 1/2c; 146 3/4c; 147c; 147 1/4c; 147 1/2c; 147 3/4c; 148c; 148 1/4c; 148 1/2c; 148 3/4c; 149c; 149 1/4c; 149 1/2c; 149 3/4c; 150c; 150 1/4c; 150 1/2c; 150 3/4c; 151c; 151 1/4c; 151 1/2c; 151 3/4c; 152c; 152 1/4c; 152 1/2c; 152 3/4c; 153c; 153 1/4c; 153 1/2c; 153 3/4c; 154c; 154 1/4c; 154 1/2c; 154 3/4c; 155c; 155 1/4c; 155 1/2c; 155 3/4c; 156c; 156 1/4c; 156 1/2c; 156 3/4c; 157c; 157 1/4c; 157 1/2c; 157 3/4c; 158c; 158 1/4c; 158 1/2c; 158 3/4c; 159c; 159 1/4c; 159 1/2c; 159 3/4c; 160c; 160 1/4c; 160 1/2c; 160 3/4c; 161c; 161 1/4c; 161 1/2c; 161 3/4c; 162c; 162 1/4c; 162 1/2c; 162 3/4c; 163c; 163 1/4c; 163 1/2c; 163 3/4c; 164c; 164 1/4c; 164 1/2c; 164 3/4c; 165c; 165 1/4c; 165 1/2c; 165 3/4c; 166c; 166 1/4c; 166 1/2c; 166 3/4c; 167c; 167 1/4c; 167 1/2c; 167 3/4c; 168c; 168 1/4c; 168 1/2c; 168 3/4c; 169c; 169 1/4c; 169 1/2c; 169 3/4c; 170c; 170 1/4c; 170 1/2c; 170 3/4c; 171c; 171 1/4c; 171 1/2c; 171 3/4c; 172c; 172 1/4c; 172 1/2c; 172 3/4c; 173c; 173 1/4c; 173 1/2c; 173 3/4c; 174c; 174 1/4c; 174 1/2c; 174 3/4c; 175c; 175 1/4c; 175 1/2c; 175 3/4c; 176c; 176 1/4c; 176 1/2c; 176 3/4c; 177c; 177 1/4c; 177 1/2c; 177 3/4c; 178c; 178 1/4c; 178 1/2c; 178 3/4c; 179c; 179 1/4c; 179 1/2c; 179 3/4c; 180c; 180 1/4c; 180 1/2c; 180 3/4c; 181c; 181 1/4c; 181 1/2c; 181 3/4c; 182c; 182 1/4c; 182 1/2c; 182 3/4c; 183c; 183 1/4c; 183 1/2c; 183 3/4c; 184c; 184 1/4c; 184 1/2c; 184 3/4c; 185c; 185 1/4c; 185 1/2c; 185 3/4c; 186c; 186 1/4c; 186 1/2c; 186 3/4c; 187c; 187 1/4c; 187 1/2c; 187 3/4c; 188c; 188 1/4c; 188 1/2c; 188 3/4c; 189c; 189 1/4c; 189 1/2c; 189 3/4c; 190c; 190 1/4c; 190 1/2c; 190 3/4c; 191c; 191 1/4c; 191 1/2c; 191 3/4c; 192c; 192 1/4c; 192 1/2c; 192 3/4c; 193c; 193 1/4c; 193 1/2c; 193 3/4c; 194c; 194 1/4c; 194 1/2c; 194 3/4c; 195c; 195 1/4c; 195 1/2c; 195 3/4c; 196c; 196 1/4c; 196 1/2c; 196 3/4c; 197c; 197 1/4c; 197 1/2c; 197 3/4c; 198c; 198 1/4c; 198 1/2c; 198 3/4c; 199c; 199 1/4c; 199 1/2c; 199 3/4c; 200c; 200 1/4c; 200 1/2c; 200 3/4c; 201c; 201 1/4c; 201 1/2c; 201 3/4c; 202c; 202 1/4c; 202 1/2c; 202 3/4c; 203c; 203 1/4c; 203 1/2c; 203 3/4c; 204c; 204 1/4c; 204 1/2c; 204 3/4c; 205c; 205 1/4c; 205 1/2c; 205 3/4c; 206c; 206 1/4c; 206 1/2c; 206 3/4c; 207c; 207 1/4c; 207 1/2c; 207 3/4c; 208c; 208 1/4c; 208 1/2c; 208 3/4c; 209c; 209 1/4c; 209 1/2c; 209 3/4c; 210c; 210 1/4c; 210 1/2c; 210 3/4c; 211c; 211 1/4c; 211 1/2c; 211 3/4c; 212c; 212 1/4c; 212 1/2c; 212 3/4c; 213c; 213 1/4c; 213 1/2c; 213 3/4c; 214c; 214 1/4c; 214 1/2c; 214 3/4c; 215c; 215 1/4c; 215 1/2c; 215 3/4c; 216c; 216 1/4c; 216 1/2c; 216 3/4c; 217c; 217 1/4c; 217 1/2c; 217 3/4c; 218c; 218 1/4c; 218 1/2c; 218 3/4c; 219c; 219 1/4c; 219 1/2c; 219 3/4c; 220c; 220 1/4c; 220 1/2c; 220 3/4c; 221c; 221 1/4c; 221 1/2c; 221 3/4c; 222c; 222 1/4c; 222 1/2c; 222 3/4c; 223c; 223 1/4c; 223 1/2c; 223 3/4c; 224c; 224 1/4c; 224 1/2c; 224 3/4c; 225c; 225 1/4c; 225 1/2c; 225 3/4c; 226c; 226 1/4c; 226 1/2c; 226 3/4c; 227c; 227 1/4c; 227 1/2c; 227 3/4c; 228c; 228 1/4c; 228 1/2c; 228 3/4c; 229c; 229 1/4c; 229 1/2c; 229 3/4c; 230c; 230 1/4c; 230 1/2c; 230 3/4c; 231c; 231 1/4c; 231 1/2c; 231 3/4c; 232c; 232 1/4c; 232 1/2c; 232 3/4c; 233c; 233 1/4c; 233 1/2c; 233 3/4c; 234c; 234 1/4c; 234 1/2c; 234 3/4c; 235c; 235 1/4c; 235 1/2c; 235 3/4c; 236c; 236 1/4c; 236 1/2c; 236 3/4c; 237c; 237 1/4c; 237 1/2c; 237 3/4c; 238c; 238 1/4c; 238 1/2c; 238 3/4c; 239c; 239 1/4c; 239 1/2c; 239 3/4c; 240c; 240 1/4c; 240 1/2c; 240 3/4c; 241c; 241 1/4c; 241 1/2c; 241 3/4c; 242c; 242 1/4c; 242 1/2c; 242 3/4c; 243c; 243 1/4c; 243 1/2c; 243 3/4c; 244c; 244 1/4c; 244 1/2c; 244 3/4c; 245c; 245 1/4c; 245 1/2c; 245 3/4c; 246c; 246 1/4c; 246 1/2c; 246 3/4c; 247c; 247 1/4c; 247 1/2c; 247 3/4c; 248c; 248 1/4c; 248 1/2c; 248 3/4c; 249c; 249 1/4c; 249 1/2c; 249 3/4c; 250c; 250 1/4c; 250 1/2c; 250 3/4c; 251c; 251 1/4c; 251 1/2c; 251 3/4c; 252c; 252 1/4c; 252 1/2c; 252 3/4c; 253c; 253 1/4c; 253 1/2c; 253 3/4c; 254c; 254 1/4c; 254 1/2c; 254 3/4c; 255c; 255 1/4c; 255 1/2c; 255 3/4c; 256c; 256 1/4c; 256 1/2c; 256 3/4c; 257c; 257 1/4c; 257 1/2c; 257 3/4c; 258c; 258 1/4c; 258 1/2c; 258 3/4c; 259c; 259 1/4c; 259 1/2c; 259 3/4c; 260c; 260 1/4c; 260 1/2c; 260 3/4c; 261c; 261 1/4c; 261 1/2c; 261 3/4c; 262c; 262 1/4c; 262 1/2c; 262 3/4c; 263c; 263 1/4c; 263 1/2c; 263 3/4c; 264c; 264 1/4c; 264 1/2c; 264 3/4c; 265c; 265 1/4c; 265 1/2c; 265 3/4c; 266c; 266 1/4c; 266 1/2c; 266 3/4c; 267c; 267 1/4c; 267 1/2c; 267 3/4c; 268c; 268 1/4c; 268 1/2c; 268 3/4c; 269c; 269 1/4c; 269 1/2c; 269 3/4c; 270c; 270 1/4c; 270 1/2c; 270 3/4c; 271c; 271 1/4c; 271 1/2c; 271 3/4c; 272c; 272 1/4c; 272 1/2c; 272 3/4c; 273c; 273 1/4c; 273 1/2c; 273 3/4c; 274c; 274 1/4c; 274 1/2c; 274 3/4c; 275c; 275 1/4c; 275 1/2c; 275 3/4c; 276c; 276 1/4c; 276 1/2c; 276 3/4c; 277c; 277 1/4c; 277 1/2c; 277 3/4c; 278c; 278 1/4c; 278 1/2c; 278 3/4c; 279c; 279 1/4c; 279 1/2c; 279 3/4c; 280c; 280 1/4c; 280 1/2c; 280 3/4c; 281c; 281 1/4c; 281 1/2c; 281 3/4c; 282c; 282 1/4c; 282 1/2c; 282 3/4c; 283c; 283 1/4c; 283 1/2c; 283 3/4c; 284c; 284 1/4c; 284 1/2c; 284 3/4c; 285c; 285 1/4c; 285 1/2c; 285 3/4c; 286c; 286 1/4c; 286 1/2c; 286 3/4c; 287c; 287 1/4c; 287 1/2c; 287 3/4c; 288c; 288 1/4c; 288 1/2c; 288 3/4c; 289c; 289 1/4c; 289 1/2c; 289 3/4c; 290c; 290 1/4c; 290 1/2c; 290 3/4c; 291c; 291 1/4c; 291 1/2c; 291 3/4c; 292c; 292 1/4c; 292 1/2c; 292 3/4c; 293c; 293 1/4c; 293 1/2c; 293 3/4c; 294c; 294 1/4c; 294 1/2c; 294 3/4c; 295c; 295 1/4c; 295 1/2c; 295 3/4c; 296c; 296 1/4c; 296 1/2c; 296 3/4c; 297c; 297 1/4c; 297 1/2c; 297 3/4c; 298c; 298 1/4c; 298 1/2c; 298 3/4c; 299c; 299 1/4c; 299 1/2c; 299 3/4c; 300c; 300 1/4c; 300 1/2c; 300 3/4c; 301c; 301 1/4c; 301 1/2c; 301 3/4c; 302c; 302 1/4c; 302 1/2c; 302 3/4c; 303c; 303 1/4c; 303 1/2c; 303 3/4c; 304c; 304 1/4c; 304 1/2c; 304 3/4c; 305c; 305 1/4c; 305 1/2c; 305 3/4c; 306c; 306 1/4c; 306 1/2c; 306 3/4c; 307c; 307 1/4c; 307 1/2c; 307 3/4c; 308c; 308 1/4c; 308 1/2c; 308 3/4c; 309c; 309 1/4c; 309 1/2c; 309 3/4c; 310c; 310 1/4c; 310 1/2c; 310 3/4c; 311c; 311 1/4c; 311 1/2c; 311 3/4c; 312c; 312 1/4c; 312 1/2c; 312 3/4c; 31